DISCUSS FACTORS IN

market is not making much.

The Bulletin.

Norwich, Thursday, Feb. 2, 1923.

WEATHER Conditions

The disturbance that was centual inight moved northesatward to santern Minnesota, where it was cen-tered as a storm of marked intensity Wednesday night, It has been attended by general mins within the last 24 hours over the eastern half of the coun-try except in the north Atlantic states, It was also accompanied by shifting gales in the Missouri and upper Mis-sissippi valleys and the upper lake reopi valieys and the up.

The temperature was higher in the Atlantic states Wednesday.

rain in the Atlantic states and by n probably turning to snow in the e region and the upper Ohio val-Thursday It will be followed by mostly fair weather Friday in the states east of the Mississippi river. Moderate temperature in the Atlan-

der weather Thursday night and Atlantic coast from Delaware break-

Winds

of Sandy Hook-Increasing the becoming strong and proba-ing gale force Thursday; with to Hatteras-Increas-

Forecast North and South New England Rain and wartner Thursday, Friday cloudy

Observations in Norwi	ch		
The Bulletin's observations			
following changes in tempera harometric changes Wednesd		1 (8)	na
7	her.		
7 h. M	24	36	-
21 m	28	20	10

Comparisons

The bank of North America was the first authorized bank in the United States, Robert Morris was a leader in

SUN, MOON AND TIDES.

s. m. | p. m. | a. m. | Six hours after high water it is low water, which is followed by flood tide.

GREENEVILLE

The National Sank System was established to (1) provide a market for gover stopping inflation, unnumbered failures, and there has been talk that other departments until departments until departments until departments would go out in both departments until departments would go out in protest to system the form periods. From 1882 was the formative period. From 1882 was the formative period. The weak have been preventedd. To this end, the member banks of the system for over two years have worked together so that we now feel the crisis is past and good times are ahead. he learned the last development is by talk for a number of the em-es of the various departments stated ween the printers and engravers and the company would come to a definite

As for the charter revision the spinion seed of a revision of the charter but end on the same day, but as for a change in the form of government there is much opposition. Several local men Wednesday that as far as they the reners that Greeneville would note by the charter was without out they thought that there a general frand of the vote they

A new ice aroun confection has taken think my mama wants that nce the child that what her Woman's Guild of St. Andrew's

for the windows of the room and the windows of the room and the hung recently, adding great-The choir of St. Andrew's church Alfred Brucksh has been encrowl by a number of voices and is now inning a concert to be held in the sometisty House the latter part of Peb-

Werk on the new St. Marg's church roof has been covered with

practice on February 20th.
Dr. David Schuler has hought a new house at 22 Clater avenue, Norwich.

CUT THIS OUT -IT IS WORTH MONEY

Cut out this slip, enclose with 5c and mail it to Foley & Co. 1835 Sheffield Ave. Chirago, Ill., writing your name and address clearly. You will receive in return & trial package containing Foley's Honey and Tar Compound, for coughs, chiffs and croup. Foley Kidney Fills for pains in sides and back rheumatism. Backage, kidney and bladder ailments, and Foley Cathartic Tablets, a whole-same and theroughly cleaning cathartic for constipation, billiousness headaches, and sluggish bowels. Lee & Osgood Co.

BANKER GIVES TALK TO

the banking business from early days when a bank was simply a place where money was stored. Mr. Gibbs said in

A bank is an establishment having wer to receive deposits, discount busess paper, loan and remit money, pay of exchange, coin, bullion and cred-Originally, banks were used only as eas for the safe keeping of money, lon, plates or the like, which was unused and unproductive in the Modern banking may be traced to the

ney lenders of Florence as lenders of ney and receivers of deposits in the teenth country. The Jews of Lornardy. Italy, are supposed to be the first o make a business of dealing in mon-

The Bank of Venice was established a 1171. The republic wanting funds compelled each citizen to contribue one cent, of his possessions to the state four or five per cent, interest. They lived certificates of stock which were be Rank of Amsterdam founded in 1609, rag the first bank organized for the pro-

eriments, one for note issue and one or reneral business. Up to the time of the world war it governed commerce and credits over all the world. Since

is organization. It was started in 1781 and aided greatly in establishing Amer-

The First bank of the United States as founded by Alexander Hamilton in 191, with a fixed capital of \$10,900,000. and expired at the termination of its the United States was chartered in 1816 with a capital of \$35,600,000 which ex-nired in 1826, when congress refused in ronew its charter. "Wild Cat Banks" were old state banks organiz-ed under state charters by private in-

ed by the passage of the National Bank Act in 1853, and are now the only banks issuing bank notes, outside of the Federal Reserve Banks. These National Interest in the community centers bunks issuing banks notes, outside of the building the strike of the finiters and engravers at the U.S. Finiting demonstry, the revision of the city are subject to not less than two examinations.

Hanking, its world, national and local history, was the topic taken for discussion by Nathan A. Gibbs, cashier of the Thames National bank, at the foomday tuncheon of the Norwich Rôtary club at the Wauregan hotel on Wednesday. Mr. Gibbs dealt largely with the national banking system in Norwich but in leading up to this he gave a brief review of the banking business from early days. opposition, of a bill permitting the ex-tension of charters of existing national banks for twenty years more.

Instance in producing, purchasing, car-rying, or marketing goods in one or more of the steps of the process of produc-Instance in producing, purchasing, carrying, or marketing goods in one or more
of the steps of the process of productich, manufacture, or distribution, or
for the purpose of carrying or trading in
make a fair thing. The average dairy bill of exchange the proceeds of which have been used or are to be used for permanent or fixed investments of any

some other borrower. (d) It may be secured by the pledge of goods or collateral of any nature, in. | ways. cluding paper, which is ineligible for

of the first there is a good deal of own directors in each year. Not less than five reports of condition are reports of condition are reports of conditions. There are about sixty

The National Bank System was escredits through the greatest deflation period own directors in each year. Not less than five reports of condition are reports of conditions. There are about sixty

The National Bank System was escredits through its members, thereby

Class of Period	Total Capital Close of Period (Millions)	Banking Fower of Natival Manks at Close of Period (Millions)	Total Money in United States at Close of Fe- riod, (Millions)	Bank Circulation
				nal
541-1882 (fmc.) 20 years2,308 580-1899 (inc.) 17 years3 802	485 508	2,356 4,433	1,409 2,190	21.3
900-1913 (inc.) 14 years	1,959	11,148	3,720	19.4

national bank notes, bank acceptances, reserve requirements, check clearing sys-icm, and collections, and the conducting of trust departments, can be only men tioned in this short article.

Norwich National Banks.

The national hanks organized in Norwich are: The First National bank, sucto her several of the "ples" Thomes National bank, successor to The watched caperly while the Thomes bank, The Merchants National bank, The Second National bank, The tie niris and just as the clerk was Shetucket National bank, and The Unone National bank.

The Merchants, Thomes and Uncas are of the the wants the big round that have dues been baked. It took the effort on the part of the clark.

The Thomas hank was organized. The Thomes bank was organized in 1825, subject to the laws of the state of Connecticut and the United States; Provided: That the bank should purchase the stock of the Norwich Channel Company and "maintain a depth of at

Its first office was on Main street where the jewelry store of John and Geo. H. Blies is now located. It was charered in 1824 as a national bank, about the time it moved into offices on She-lucket street, where it now stands, oc-cupying its new building, erected in 1810 and 1611. Its national Wak charter was renewed in 1881 and 1904. Its aute new St. Marr's church thorized capital is \$2,000,000 with \$1.

all roofed in. The south to th sints shingles and the workmen started to lay the shingles on the north slope of the roof Monday.

TAFTVILLE

Denny Murphy, estoher of the Vernon teached club of the Pacific Coast league, leaves this (Thursday) morning for Bostom where he is to meet some of the other players and then go west to meet the percent, being allowed to count as such, some control of the pacific Coast league, leaves this (Thursday) morning for Bostom where he is to meet some of the other players and then go west to meet the percent, being allowed to count as such, players and then go west to meet the other of the club. They are to start spring banks. Under the Federal Reserve systems on February 20th. tem it maintains a reserve of 7 per cent. with the Federal Reserve Bank of Roston, besides its deposits with its requisir correspondents in New York and

Boston and its cash on hand.

persons in financial circles in this city, and tablet form. Advertisement.

The conditions governing the issues of [was at one time cashier and director of his bank. Hon. Lafayette S. Foster, a prominent statesman and lawyer, served upon its

coard of directors.

The late beloved Charles W. Gale erved as clerk, officer and director for

nearly fifty-six years. The bank has been instrumental in developiar commercial, and particularly the manufacturing industries of our vi-cinity and today looks forward to re-newed activities in the coming years and usefulness along the same line.

Shows Old Bank Notes.

At the conclusion of his talk Mr low doing business and the others been Gibbs called attention to an interesting exhibit of some old bank notes of various denominations, the curiosities being the \$1.25 bill. \$1.50, \$3 and \$4 bills. There was also an exhibit of what was known as the old "shin-plasters" loaned by George W. Carroll. This exhibit included every denomination of the "shinleast ten feet of water in the channel of plaster." Mr. Gibbs also gave out pamphies containing the revenue act of pamphies containing the revenue act of 1921 a book which is very useful to bus-

inces men.
The meeting was enlivened by the usual spirited singing and an added fea-ture was the competitive songs by the various tables. This furnished no littie senusement and resulted in the con-viction that more individual training was a necessity. Dr. John S. Blackmar was the song leader and President Lucius

GET COLOR INTO YOUR PALE CHEEKS

If Your Face is Your Fortune. Don't Look Like a Bankrupt

Who does not want red lips, a good, clear, healthy complexion and bright, flashing eyes?

good health nothing seems to hurt them. Others could so easily have fine color and more strength and vigor if they would help nature with Gude's founded the Greene family and left his invariant upon the whole city, notably Greeneville.

Lyman Brewer, cashler of the Thames bank from 1825-1842 was the grandfather of Arthur H. Brewer, now president of the Thames National bank.

Edward N. Globa, after having gone from clerk to president, went from this hank to become treasurer of the New York Life Insurance Co.

The late Charles Raid, a prominent persons in financial circles in this city.

Briggs presided at the business session. Little time to make a study of his business after dinner programme.

At the business session it was voted to have at Ladies Night the latter part.

to have at Ladies' Night the latter part of March and committees will be a ap-pointed at the next meeting. It was ai-so announced that the meeting of Feb-ruary 22 had been postponed until Feb-ruary 24th when P. Alfred Fleming will be the speaker. FREIGHT RATE REDUCTION all freight rates were presented before the Interstate Commerce Commission in Washington Tuesday afternoon in behalf of the Manufacturers' Association of Connecticut by J. F. Atwater, acting as spokesman for the Association's Traffic MAKING FARM SUCCESS jokenman for the Asson ommittee, and Mason Mnglasm counsel. Mr. During the past week four farm management meetings were held in this coun-

The Present Period.

The passage of the Federal Reserve defends as lenders of the passage of the Federal Reserve hanking may be traced to the year of Florence as lenders of the passage of the Federal Reserve hanking may be traced to the year of Florence as lenders of the passage of the Federal Reserve hanking may be traced to the year of Florence as lenders of the passage of the Federal Reserve hanking may be traced to the year of Florence as lenders of the passage of the Federal Reserve hanking may be traced to the year of Florence as lenders of the view passage of the Federal Reserve hanking may be traced to the year of Florence as lenders of the view passage of the Federal Reserve hanking may be traced to the year of Florence as lenders of the view passage of the Federal Reserve hanking may be traced to the year of Florence as lenders of the view passage of the Federal Reserve hanking may be traced to the year of Florence as lenders of the passage of the Federal Reserve hanking may be traced to the year of Florence as lenders of the year of Florence as lenders of the work at \$228, monthly help at \$280, others and no provision was made that enables of all libor on this farm of about \$1582 of the year. Multiply this by two and the sales of the year, Multiply this by two and the sales of the year. Whiliply this by two and the sales of the year allowed to get the passage of the Federal Reserve hanks in the year of the year. Whiliply this by two and the sales of the year which would be even moderate. It difficult to get. This led to violent the commercial paper. This led to violent the work of the year and the year of the year and the year which would be even moderate. It was poultry or dairly successful with the above mentioned the year of the year and the year of the year which would be even moderate

The crop yields was another import per year, unless he has an exceptiona oring the senson of tak, to ffic as all rall make a fair thing. The average dairy man who is growing less than 10 tons of silage per acre is severely handloapped, while the man who is growing 15 tons per acre is securing a fairly cheap feed for his dairy cows. It was pointed out that many men in this county are growdon county seeded down in corn and lef available considerable amount of labo which would be used much more profit

The foregoing factors no not absolute rates.

ly govern every farm, but issual factors. Mr. Atwater also introduced numerous which are indicated by a study of over exhibits in his testimony before the comsolo farm records over a period of years mission comparing retes to Connecticut

and the comparing retes and Connecticut

and the comparing retes are connected to connecticut

and the comparing retes are connected to connected the comparing retes are connected to connected the comparing reterior and connected the conne this the average farmer can well take a showing how su

STARTING TODAY

Your Unrestricted Choice

WOMEN'S AND MISSES'

Regular Prices Were to \$65.00

Plain and fur-trimmed models for women and misses.

The assortment includes coats of the season's smartest

styles and finest materials. All are silk lined throughout

THIS IS OUR FINAL CLEARANCE

No Returns

121-125 MAIN STREET

and warmly interlined.

No Exchanges

FINAL CLEARAN

Representatives of many Connecticus anufacturers are in attendance as the

earigs and the Manufacturers' Associahorizontal reduction in rates is cooperat-ing with the National Industrial Traffic league and many other organizations.

OVER 700 FRUIT TREES sentative of the department in the state those far visited includes:

At a meeting of the Norwich Fruit asociation held at the county farm busociation held at the county farm bu-reau office in Norwich on Saturday last, segment meetings were held in this countries of existing national banks for twenty years more.

The second period was from 1883 to 1899 and was one of natural development. While circulation was declining the extending of credits through deposits was rapidly growing.

The third period from 1900 to 1913 was that of development of smaller hanks. This was alided by the reduction would stimulate business. Mr. Manchester pointed out that the average Connecticut farm to be successful, must aim toward having the business big enough business we mean a business that is worth at least in gross income two and one-half tiems as much as the actual informany small places were enabled to enjoy banking privileges.

The Present Period.

The passage of the Federal Reserve market and it was voted at this meeting that the matter of purchasing a power sprayer is left to the board of directors which consists of H. J. Larkham, president, A. E. Geer and Irving Bushnell.

When you are making a telephone control of the co

the sales of Connecticut products in western territory. We believe considerable business is lost on account of increased rates between our location, competitors becation and location of common markets. New England imports from other sections most of its food and huge tonnage of raw materials. New June 1 on the following the provided and ball after which Mrs. Peter Wilson and Mrs. Walter Bussey entertained and served light refreshments in the following the sales of the guet and ball after which are, and ball after which are, and ball after which are, and ball after which are business of its food and has been dismost of its food and has proportionately the greatest interest in the railroad second and has proportionately the greatest wealth invested in railroad second transportation costs but present rates, if long continued will der up the traffic and cause shifting of industrial centers.

Greatest wealth invested in railroad second transportation costs but present the railroad second transportation costs but present the raffic and cause shifting of industrial centers.

Greatest wealth invested in railroad second with the railroad second transportation costs but present the railroad second transportation of industrial centers.

Greatest wealth invested in railroad second with the railroad second transportation costs but present the railroad second transportation of industrial centers.

Mrs. A. Manning, Mrs. W. J. Dunstart, Mrs. F. Maynard, Miss L. Williams and Mrs. Waiting and their promoted the continued will der up the traffic and cause shifting of industrial centers.

Mrs. Louis H. Geer represented the character of the morning.

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Mrs. Louis H. Geer represented the character of the morning.

Mrs. Louis H. Geer represented the character of the morning and line of the proportion has been dismontant in their rooms at Hotel Bond, to the following given by Cemmissioner J. J. Doundard.

Tony Rose of Westeriy against Spring with the morning in a finding given by Cemmissioner J. J. Doundard.

The fill of the continued with dry up the traffic and cause of New London has been dismonstant in a finding given by Cemmissioner J. J. Doundard.

The relational second has been dismons of New London has been dismonstant in a finding given by Cemmissioner J. J. Doundard.

The relation has been dismonstant in a fi

Healing Cream Stops Catarrh

Clogged Air Passages Open at Once-Nose and Throat Clear.

orug store. Apply a little of this pure through every air passage of your head and membranes. Instant relief How good it feels. Your head lear. Your nostrils are open. Y elear. Your no breathe freely. snuffling. Head colds and catarrh yield like magic. Don't stay stuffed

No Approvals

MICE AND OTHER PESTS

DAMAGE STATE ORCHARDS long the North Atlantic scaboard are ssisting local authorities in check L 11 great losses being inflected by these per's.

They do serious damage to fruit cre's.

A summary of the findings of a repre-

sociation held at the county farm bureau office in Norwich on Saturday last, the secretary resorted that over 700 trees had been signed up to be sorayed cooperatively during this coming season. It is probable from all reports that-over 500 will be signed before this spray ring starts operation. Enough money has been paid in to purchase one of the very best types of power sprayers on the market and it was voted at this meeting that the matter of purchasing a power.

NEW TELEPHONE QUER

dent, A. E. Geer and Irving Bushnell.

The Waterford men reported that over 500 trees had been signed up for the spray ring in this locality. With the interest shown it should not be difficult for these men to be able to purchase a good sized power sprayer to handle this fruit project in this locality.

When you are making a telephone out of town and you hear the "Voice with the smile," ask "What is your name therese men to be able to purchase a good sized power sprayer to handle this fruit project in this locality.

The toll operator is delephone company.

The toll operator is allocated in Connecticut, but adopted in Connecticut, but

RN STAR CHAPTER

REPRESENTED AT MEETING
y members of Sachem Chapter,
S., attended the convention held at

claim is therefore dismissed.

Kaufman-Slosberg Wedding Invitations Invitations have been issued by Charles Sloebers of 425 West Main street to the wedding of his daughter, Ida B., to Dr. Charles Kaufman of New

Danhury .- This city's share of the e relief of Jewish children in Europe

onden, which is to take place on Feb.

A Real Remedy For Falling Hair

Here's good news for all men and women whose hair is falling out, who are growing bald and have scalps covred with dandruff that itch like mad Lee & Osgood Co. or any good druggist can now supply you with the genuine Parisian sage (liquid form); which is guaranteed to quickly, surely and safely abolish every sign of dand-ruff, stop itching scalp and falling hair and promote a new growth or oney refunded.

Thousands can testify to its exect-cace; some who feared baldness now lery in their abundant hair, while there who suffered for xears, with andruff and itching head got a clean cool scalp after just a few days us of this simple home treatment. No matter whether bothered with

Norwich Che Boston fore Reid Chughes Gonn

FORERUNNERS OF SPRING NOVELTIES WHICH ARE NOW TO BE SEEN



TWEED SPORT SKIRTS

Tweeds and Homespuns are going to be "the thing" this year, and the attractive sport skirts which are now to be found in The Apparel Shop are examples of the

Plaids both large and small are very numerous, and some remarkably attractive plain colors add to the variety.

Pleated skirts are seen in greater numbers, but some of the most recent novelties are perfectly plain.

Prices \$5.98 to \$7.50

Handsome Pleated Skirts in fine Prunella

Sport Skirts for "Juniors"

We don't mean children's skirts, nor do we mean skirts for small women, but skirts which are designed for the difficult ages between childhood and maturity. They are made of Tweed, and are pleated.

Only \$4.98

Tweed Suspender Dresses FOR THE LITTLE GIRLS

Decidedly new and very clever are these little suspender dresses - made of wool tweeds in plaids and checks. The little kilted skirts are pleated and the bretelles are made of the same material as the skirt. Sizes 8 to 14.

Only \$4.98